



Utah Counties Insurance Pool
Serving Counties Since 1992

AGENDA

BOARD OF TRUSTEES MEETING

Friday, September 23, 2005, 12:00 p.m.

Homestead (Garden Room 1), 700 North Homestead Drive, Midway

12:00 Lunch Provided

Call to Order Dan McConkie

Review of Board Members Absent Dan McConkie

Approval of August 23 Minutes Dan McConkie

ITEM INFORMATION

1 Public Employees Health Program Discussion Linn Baker
Jeff Jensen

2 Chief Executive Officer's Report Lester Nixon

ACTION

3 Approve 2006 Member Premium Contribution Formula (Multiline) Lester Nixon

4 Approve 2006 Member Premium Contribution Formula (Workers Comp) Lester Nixon

5 Approve 2006 Budgets (Multiline, Workers Comp, Administration) Lester Nixon

6 Set Date and Time for Closed Meeting
to Discuss Pending or Reasonably Imminent Litigation

7 Action on Litigation Matters Kent Sundberg

8 Set Date and Time for Closed Meeting
to Discuss Character, Professional Competence, Physical/Mental Health of an Individual

9 Ratification and Approval of Payments and Credit Card Transactions Gene Roundy

Other Business



Utah Counties Insurance Pool
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BOARD OF TRUSTEES MEETING

M I N U T E S

September 23, 2005, 12:00 p.m.
Homestead Resort, Midway, UT

BOARD MEMBERS PRESENT

Dan McConkie, *President*, Davis County Commissioner
Lynn Lemon, *Vice President*, Cache County Executive
Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner
Steve Baker, Davis County Personnel Director
Kay Blackwell, Piute County Commissioner
Ira Hatch, Emery County Commissioner
Ed Phillips, Millard County Sheriff
Kent Sundberg, Utah County Deputy Attorney
Steve Wall, Sevier County Clerk-Auditor

BOARD MEMBERS ABSENT

Ken Bischoff, Weber County Commissioner
Jim Eardley, Washington County Commissioner
Jerry Grover, Utah County Commissioner

OTHERS PRESENT

Lester Nixon, Chief Executive Officer
Mark Brady, Loss Control Manager
Sonya White, Manager of Administration
Linn Baker, Public Employees Health Program
Jeff Jensen, Public Employees Health Program

Call to Order

After lunch, Dan McConkie called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 1:00 p.m. on September 23, 2005. Dan welcomed those in attendance and introduced Linn Baker and Jeff Jensen of the Public Employees Health Program.

Review of Board Members Absent

Ken Bischoff requested to be excused from this meeting due to a prior meeting commitment. Jim Eardley requested to be excused from this meeting due to a medical appointment. Jerry Grover requested to be excused from this meeting due to a prior meeting commitment. Kay Blackwell made a motion to excuse Ken Bischoff, Jim Eardley and Jerry Grover from this meeting. Ira Hatch seconded the motion, which passed unanimously.

Approval of August 23 Meeting Minutes

The minutes of the Board of Trustees meeting held August 23, 2005 were previously sent to the Board of Trustees for review. Steve Wall made a motion to approve the August 23 meeting minutes as written. Kay Blackwell seconded the motion, which passed unanimously.

Public Employees Health Program Discussion

Steve Baker reported that the Benefits Committee met with Linn Baker and Jeff Jensen of the Public Employees Health Pool (PEHP) to discuss alternative options (from what has been proposed by Marsh/Mercer) for UCIP's self-insured Benefits Pool. The Committee agreed that UCIP may have an opportunity to negotiate a program with PEHP and asked that Linn and Jeff present options to the Board. Jeff explained that he and Linn would like to explain PEHP's concept of health care and describe the extent of pools managed by PEHP (see attachment #1). PEHP operates under the Utah Retirement Systems (URS) with fiduciary responsibility pursuant to Utah Code Title 49. Risk pools are self-insured and stand alone except for the shared costs. Shared costs are claims over \$75,000 and aggregate reinsurance that average approximately one percent of the total costs. Listed in each medical risk pool is the number of members that include employee, spouse and dependents. UCIP may want to look at the Utah Behavioral Healthcare Network (UBHN) Pool as a pattern for its Benefits Pool. UBHN adopted a single premium with the autonomy of setting their benefits structure and premiums with consideration for reserves and administrative costs. In the Local Governments Risk Pool, entities are rated by the pools. If an entities' credibility rating is at 85% (meaning there is an 85% chance their claims experience will be the same as the previous year) then the rate will be based on 85% of the entities' credibility and 15% of the pool's experience. A small entity with adverse experience will benefit from the pooling concept. Each risk pool has the option of setting its own benefits package; PEHP as the administrator negotiates the packages. The Local Governments Risk Pool entered into a contract with Utah Local Governments Trust (ULGT) in that an entity with fewer than 250 employees would be administered by ULGT; PEHP directly services an entity with 250 employees or more. UBHN joined PEHP prior to the contract with ULGT. Several options in medical plan designs and the July 1 renewal rates were provided to the Board. January 1 renewal rates will be higher than those listed in attachment #1. The plan designs encourage employees to select networks that are more efficient. ULGT receives four percent of premiums to administer, provide long term care, life insurance, customer service and training (PEHP does not receive a fee on top of the four percent). Steve feels that the UCIP Benefits Pool can save money on administrative costs and the cost of consultants and/or agents. The counties would not have a need to hire a consultant and/or agent that is charging as much as 10% to review benefit packages. Steve is a member of the PEHP Steering Committee for Local Governments and said that counties are running at a higher trend than the other entities in the Local Governments Risk Pool mainly because of the rich benefits being offered to their employees. Lester Nixon added that a Benefits Pool will not succeed if there isn't a broad range of members—those with high and low loss ratios. The Board discussed adverse selection in offering three plan designs and incentives for employees to improve their health.

Gene Roundy asked about high deductible accounts and how these plans are working for counties. In Garfield County the employee doesn't pay any premium. The high deductible is at \$5600 per family and the County is offering a Health Reimbursement Account (HRA) in the amount of \$5600. This apparently is less expensive than paying a high premium for the other plans (\$550 per month compared to \$1100 per month). Jeff explained that the effect of high deductible accounts won't be known for a few years. The idea of managing health care is to have reserves (PEHP's reserve structure is charted in attachment #1). Linn Baker provided the Board with an overview of the advantages and disadvantages of a Health Savings Account (HSA) (see attachment #2). If the legislature forced PEHP to offer only HSAs to state employees the savings would be \$80 million. A long term implication of HSAs may prohibit employees from receiving the care they need.

Linn Baker and Jeff Jensen said that PEHP would be happy to partner with the Utah Counties Insurance Pool and offer all the options wanted for a Benefits Pool as well as conduct negotiations with Utah Local Governments Trust (ULGT). The Board thanked Linn and Jeff for attending.

Lester Nixon explained the option that PEHP representatives had explained to the Committee and have explained to the Board are: 1) partner with PEHP (who will negotiate counties out of the ULGT contract) and either the Pool or PEHP will handle the administration. The Personnel Committee could be assigned to work with PEHP and advise/report to the Board of Trustees. Lester and the Benefits Committee agree that this option is the best option to proceed with for the coming year. Ira Hatch made a motion authorizing Lester Nixon and Steve Baker to work with the Public Employees Health Program to negotiate the counties out of the Utah Local Governments Trust Local Governments Risk Pool and utilize the Personnel Committee to advise the Board regarding the structure of the UCIP Benefits Pool at its next meeting. Kay Blackwell seconded the motion, which passed unanimously.

Chief Executive Officer's Report

Lester Nixon announced that the Canyon Meadows case (involving the State of Utah, the Utah Counties Insurance Pool and Wasatch County) has been dismissed. Cost of this litigation is approximately \$350,000. The State of Utah owes monies to UCIP and the County for this litigation.

Lester explained that the \$100,000 cost of the Marsh/Mercer study may be listed as a receivable on the Pool's financial statements. Lester will request that the Pool accountants, Larson & Company, list this receivable to be repaid by the Benefits Pool, if possible, over time. The Board agreed.

Lester reviewed the evaluation results of the August Risk Management Certification Training with the Board (see attachment #3). Each session speakers, topics and handouts were given excellent responses. Concerns noted were the dates and place of the Training. As a result of these concerns/requests, the 2006 Training will be held August 15-17 at the Hunter Conference Center in Cedar City.

Approve 2006 Member Premium Contribution Formula (Multiline)

Sonya White reviewed with the Board the five-year loss averages for each county, the reported exposures by each county and explained the reinsurance premium increases and administrative expenses used in the calculation of the multiline premium formula (see attachment #4). The 2006 proposed premium is determined by capping the loss fund and liability portions of the formula at 10% with no member county paying less than their previous year's premium. Weber County is showing a reduction due to the 15% surcharge allocated to them last year for one year. Lester Nixon explained the effects that the most recent hurricane disaster will have on reinsurers—a much greater effect than the 9/11 terrorist attack. The indication of cost changes daily. The premium calculation includes a five percent property reinsurance increase. Indications are now at 15%. Lester recommended that \$50,000 be added to the total 2006 proposed premium and allocated to each county using the percent of total premium paid by each county. Gene Roundy made a motion to approve the 2006 Members Multiline Premium amount at \$4,181,676. Steve Baker seconded the motion, which passed unanimously.

Approve 2006 Member Premium Contribution Formula (Workers' Compensation)

Lester Nixon explained that the actuary, Lisa Dennison, is still holding to the high incurred but not reported loss reserves in her analysis. By The Numbers Actuarial Consulting (BYNAC) is showing a 36% expected increase in premiums for the 2006 policy year. In the scenarios calculated by Sonya White (see attachment #5), a 15% increase is listed, BYNAC standard premium amounts are listed and the 36% expected premium amounts are listed. In anticipation of the Board not sustaining a 36% increase, previous year's premiums were taken into consideration. The proposed 2006 premium is rated at either a 15%, 17% or 36% increase depending on whether the increase was less-than or close-to what the county paid in 2003. As the Board reviewed the scenarios, the consensus was that the proposed premiums did not fairly represent the counties' claims experience. Ira Hatch made a motion directing staff to recalculate premiums considering a lower increase for those counties with a lower experience modification factor for the Board to approve during a telephonic conference scheduled for October 7 at 10:00 a.m. Ed Phillips seconded the motion, which passed unanimously.

Approve 2006 Budgets (Multiline, Workers' Compensation, Administration)

Lester Nixon reviewed the tentative Multiline Budget with the Board (see attachment #6). *Premiums Written* revenue will increase \$50,000 and *Reinsurance* expense will increase \$50,000 pursuant to the direction of the Board during the approval of the 2006 Multiline premiums. *Losses* will not be fully funded to the amount (\$2.6 million) expected by the actuaries at \$2,209,566. The amount transferred to the Administration Budget is \$858,253. Lester reviewed the tentative Workers' Compensation Budget with the Board (see attachment #7). The *Premiums Written* amount will be changed once the final amount is approved by the Board on October 7. A line item in the amount of \$75,000 will be added for the *Loss Control Program*. The amount transferred to the Administration Budget is \$198,578. The Capital amount under *Equity/Reserves* should be \$109,409. Lester reviewed the tentative Administration Budget with the Board (see attachment #8). Increases include *Salaries* for new staff and a 24% increase in *Medical Insurance*. Gene Roundy made a motion to approve the tentative 2006 Multiline Budget, Workers' Compensation Budget and Administration Budget as presented. Steve Wall seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Kent Sundberg made a motion to strike the agenda item to set the date and time for a closed meeting to discuss pending or reasonably imminent litigation. Gene Roundy seconded the motion, which passed unanimously.

Action on Litigation Matters

Kent Sundberg made a motion to strike the agenda item for action on litigation matters. Gene Roundy seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Kent Sundberg made a motion to strike the agenda item to set the date and time for a closed meeting to discuss character, professional competence, and/or physical/mental health of an individual. Gene Roundy seconded the motion, which passed unanimously.

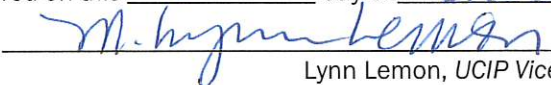
Ratification and Approval of Payments

Gene Roundy reviewed the payments previously made, the payments to be made (see attachment #9) and the credit card transactions with the Board. Gene Roundy made a motion to approve the payments previously made, the payments to be made and the credit card transactions as reported. Kay Blackwell seconded the motion, which passed unanimously.

Other Business

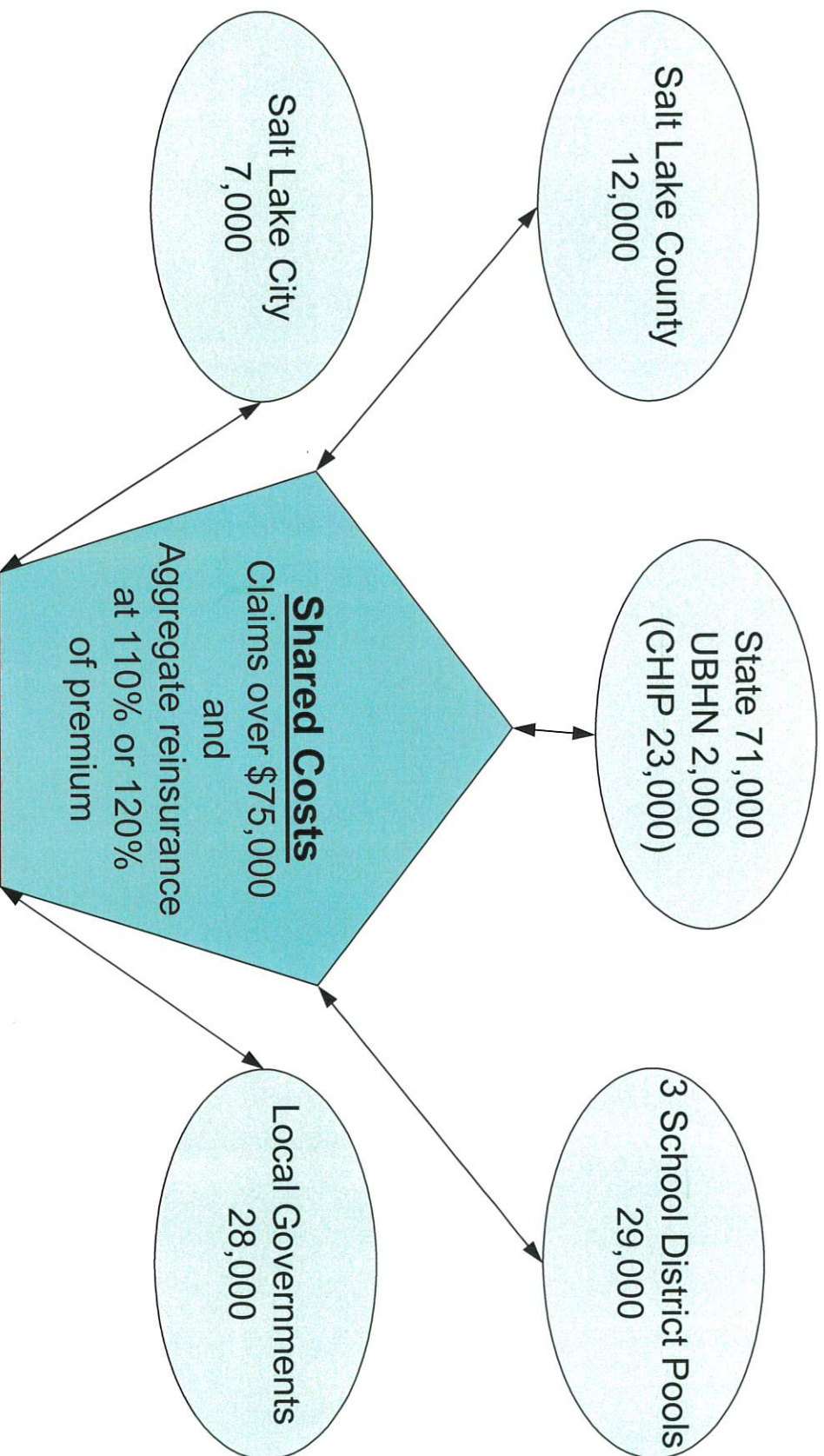
The next meeting of the Board of Trustees is scheduled for October 20 at 12:00 p.m. at the Utah Counties Insurance Pool building.

A November Board of Trustees meeting is scheduled for the 10th in St. George. Details will be announced.

Approved on this 20 day of October 2005

Lynn Lemon, UCIP Vice President

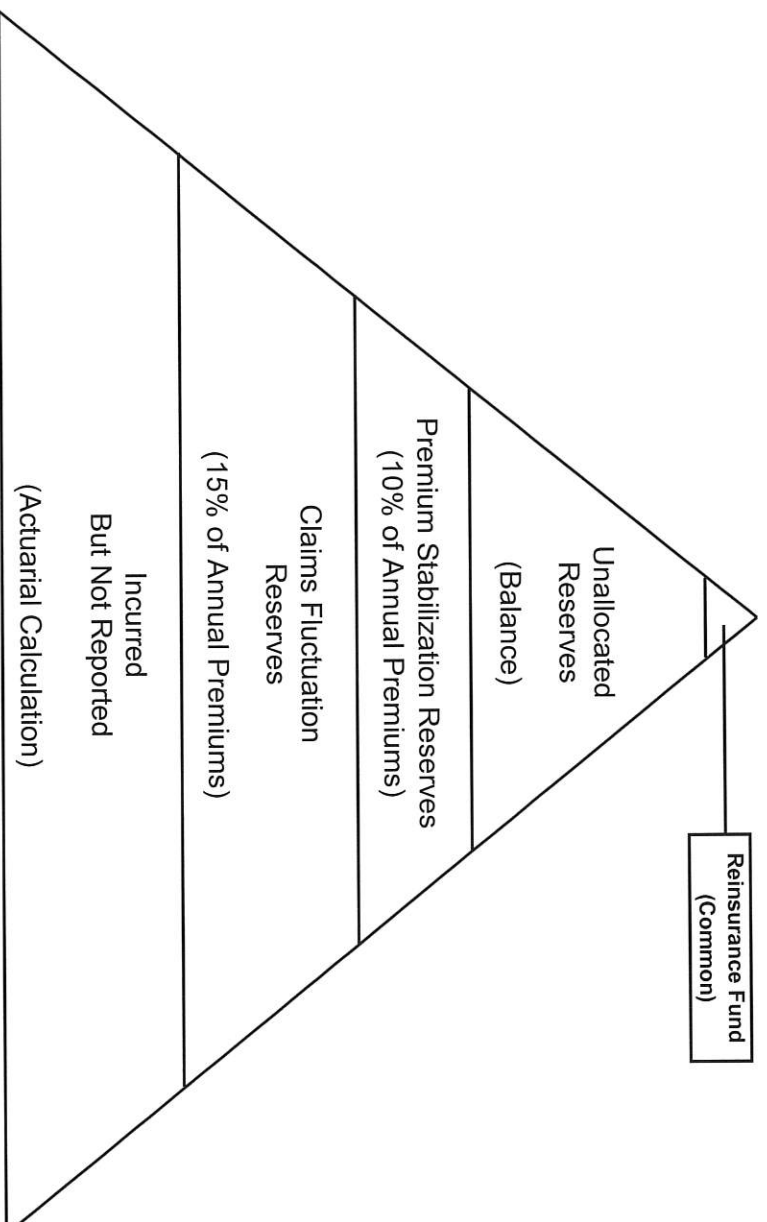
PEHP Risk Pool Management

Medical Risk Pools

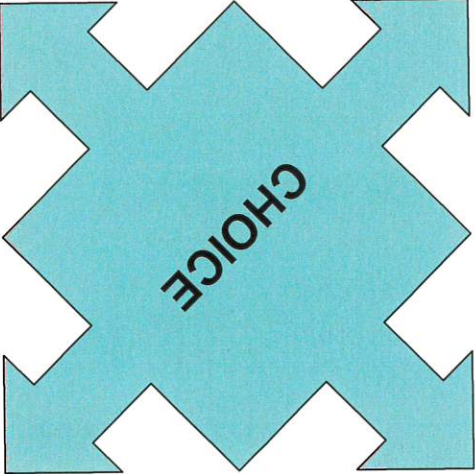


Risk pools are self-insured and stand alone, except for shared costs

Public Employees Health Program Medical Reserves



Mix and Match

PLAN DESIGN		NETWORKS	
Rich		Preferred Statewide	
Lean		Advantage IHC Hospitals and Doctors	
First Dollar		Summit All Other Hospitals and Doctors	
Deductibles		(Excluding IHC)	

Benefit Plans by County

Local Governments Risk Pool

Preferred Care

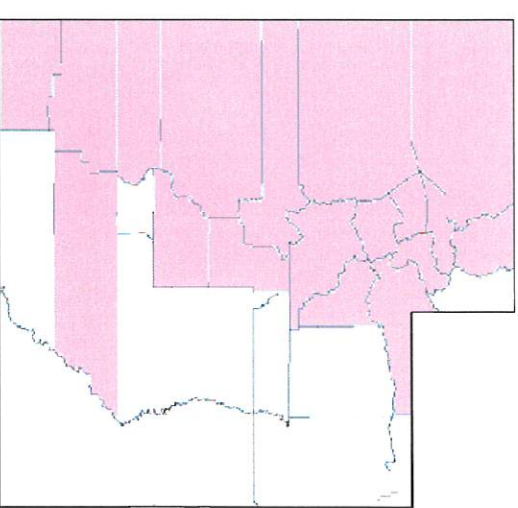
Preferred Care is available in all 29 counties of the state.



Advantage Care

Advantage Care is available in the following counties:

Beaver	Salt Lake
Box Elder	Sanpete
Cache	Sevier
Davis	Summit
Garfield	Tooele
Iron	Utah
Juab	Wasatch
Millard	Washington
Morgan	Weber



Summit Care

Summit Care is available in the following counties:

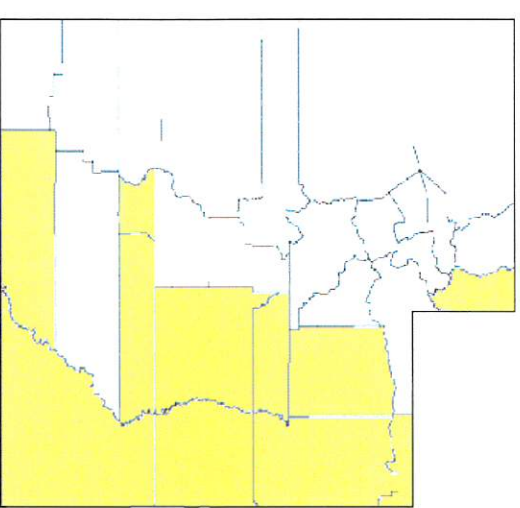
Beaver	Salt Lake
Box Elder	San Juan
Cache	Summit
Carbon	Tooele
Davis	Uintah
Garfield	Utah
Iron	Wasatch
Juab	Washington
Kane	Weber
Morgan	



Comprehensive Care I & II

Comprehensive Care I and II are available in the following counties:

Carbon	Piute
Daggett	Rich
Duchesne	San Juan
Emery	Uintah
Grand	Wayne
Kane	



**PUBLIC EMPLOYEES HEALTH PROGRAM
LOCAL GOVERNMENTS RISK POOL**

RATE RENEWAL 7/1/2005 to 6/30/2006

MEDICAL PLANS

	<u>SINGLE</u>	<u>DOUBLE</u>	<u>FAMILY</u>
Preferred Option 1 \$0 Deductible	\$ 399.36	\$ 826.69	\$ 1,118.22
Preferred Option 2 \$250/\$500 Deductible	\$ 357.84	\$ 740.73	\$ 1,001.95
Preferred Option 3 \$500/\$1000 Deductible	\$ 337.87	\$ 702.78	\$ 912.26
Advantage Option 1 \$0 Deductible	\$ 337.87	\$ 702.78	\$ 912.26
Advantage Option 2 \$250/\$500 Deductible	\$ 295.57	\$ 611.83	\$ 827.60
Summit Option 1 \$0 Deductible	\$ 295.57	\$ 611.83	\$ 827.60
Summit Option 2 \$250/\$500 Deductible	\$ 264.83	\$ 548.19	\$ 741.52



Health Savings Accounts

Linn Baker

Public Employees Health Program

September 21, 2005



Health Savings Account Overview

- ❑ Individual tax-exempt trust or custodial account created to pay the eligible medical expenses of the account holder
- ❑ May be established by employer or individual
- ❑ Funded by employer, individual or both
- ❑ Maximum contribution amount is the lesser of 100% of the deductible or \$2,650 per single, \$5,250 per family
- ❑ Individual owns the funds in the account



Health Savings Account Overview

- ❑ Balances may accumulate to age 65
- ❑ Distributions for non-eligible expenses are taxable income and subject to a 10% penalty (prior to age 65)
- ❑ Eligible medical expenses are the same as for Flexible Spending Accounts
- ❑ Account is portable
- ❑ Funds managed by individual or administrator
- ❑ Individuals may not be covered on another medical insurance policy, unless it is a High Deductible Health Plan (HDHP)



HSA Plan Design Requirements

- ❑ Minimum Deductible of \$1,000 for self-only coverage and \$2,000 for family coverage
- ❑ Maximum Out of Pocket (OOP) of \$5,100 for self-only coverage and \$10,200 for family coverage
- ❑ Pharmacy copays must apply to deductibles and OOP maximums
- ❑ Preventive care services are not subject to deductible
- ❑ Plans can have higher OOP costs for non-network providers



Key Decisions for Employers

- ❑ Is enrollment in an HSA plan mandatory or optional?
 - Are there other plans offered to employees?
 - If so, how will employer manage risk mix?
 - If mandatory, what is the impact on employees?
- ❑ How much, if any, will employer contribute:
 - Towards the premium of the HDHP?
 - To the Health Savings Account?
 - What is the impact of implementing a \$2,000 deductible?



HSA Things to Consider

- ❑ Root Causes Not Impacted by HSA's
 - Cost-shift from plan/employer to employees
 - Technology and aging population
- ❑ Winners and Losers
 - HSA's disadvantage low-income, chronically ill and older individuals
 - HSA's advantage healthy, young individuals
 - HSA's may create problems accessing care

Disadvantage to Chronically Ill

	PEHP Average PMPM	Average PMPM with Disease	% of PEHP Population
Diabetes	\$239.34	\$841.98	3.5
Hyperlipidemia	\$239.34	\$608.25	9
Coronary Artery Disease	\$239.34	\$1337.07	1
Asthma	\$239.34	\$474.68	4.3

Source: PEHP Claims Data, 2005



Disadvantage for Lower Income

- ❑ 44 % of Americans with incomes below \$35,000 and deductibles of \$500 or more would experience cost-related access problems
- ❑ 55% of Americans with incomes below \$35,000 and deductibles of \$500 or more would experience problems paying medical bills and would accumulate medical debt



HDHP's Create Access Problems

- ❑ In 2003, 37 % of individuals with deductible of \$500 or more experienced at least one of the following access problems due to cost;
 - Did not fill a needed prescription
 - Did not get needed specialist care
 - Skipped recommended test or follow-up care
 - Had a medical problem, but did not see a doctor



Access Problems Add to Cost

- ❑ Medco Health/Harvard Study in New England Journal of Medicine states that when faced with higher pharmacy cost-sharing:
 - 16% of patients using tier three ACE inhibitors for cardiovascular disease (CAD) stopped taking their medications
 - 21% of patients using tier three cholesterol lowering statins stopped taking their medications
- ❑ Patients moving from Hyperlipidemia to CAD as a result of pharmacy non-compliance experience a significant increase in medical expenses



Impact of Delay of Care

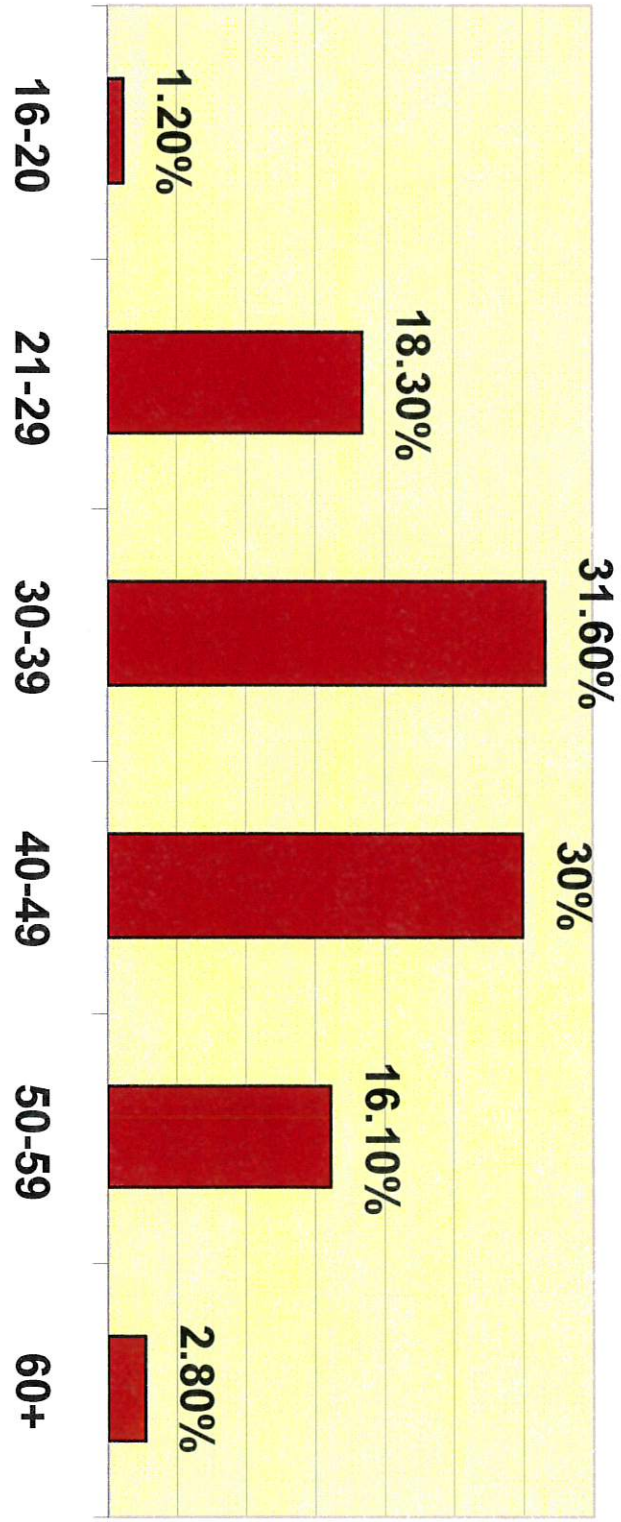
Cost per Episode	Non-Catastrophic	Catastrophic	Increase
Diabetes	\$2,188.17	\$8,175.71	373%
Prostate Cancer	\$5,284.80	\$19,484.52	369%
Breast Cancer	\$3,868.31	\$36,685.10	948%
Asthma	\$1,517.45	\$8,430.02	555%

Source: PEHP Claims Data, 2005



Impact on Risk Mix

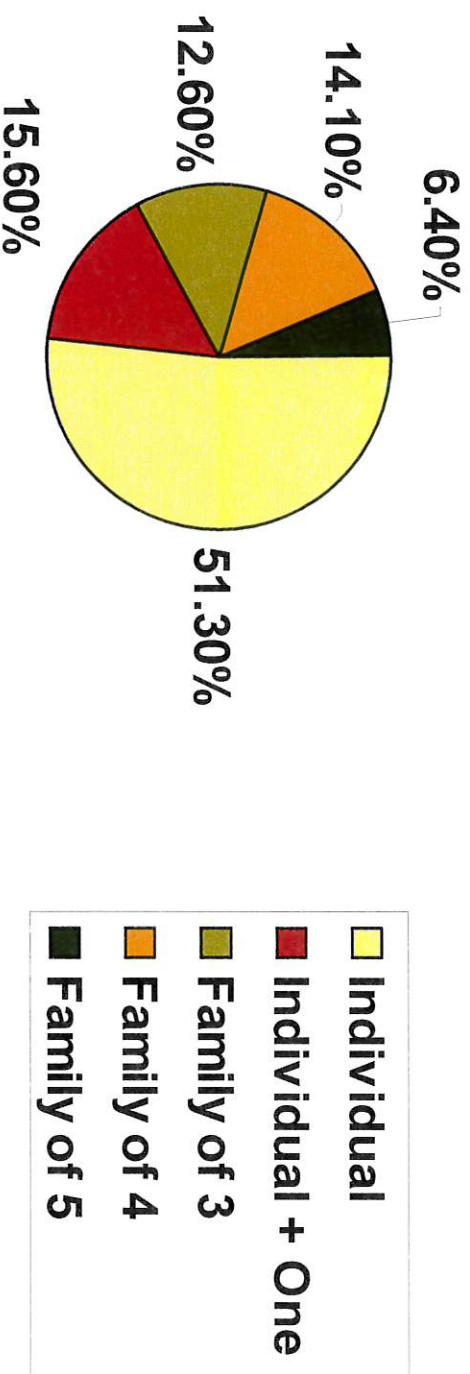
HSA Purchasers by Age



Source: ehealthinsurance, Health Savings
Accounts: The First Year in Review

Impact on Risk Mix

Family Size of HSA Purchasers

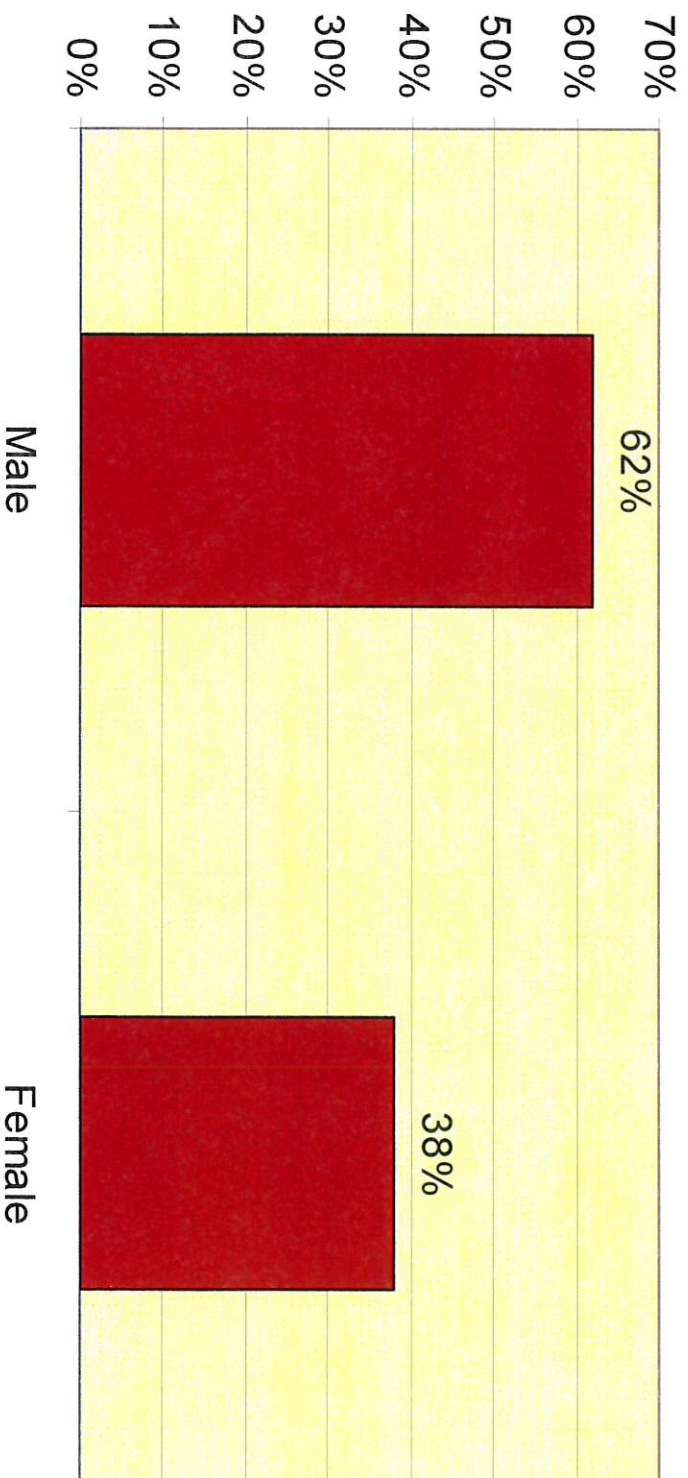


Source: ehealthinsurance, Health Savings
Accounts: The First Year in Review



Impact on Risk Mix

Gender of HSA Purchasers



Source: ehealthinsurance, Health Savings
Accounts, The First Year in Review



HSA Things to Consider

- ❑ No Impact on High-End Medical Costs
 - 80% of PEHP's total medical spend is incurred by 14% of our members
 - Most of their care will not be discretionary
- ❑ Positive Impact on Discretionary Care
 - May reduce unnecessary visits to doctors and emergency rooms for the “worried well”



HSA Things to Consider

- ❑ Ability of Members to Shop
 - Comparative data on cost and quality is non-existent
 - Patients in crisis won't shop based on cost
- ❑ Impact on Provider Discounts
 - Providers will see an increase in administrative costs and bad debts
 - Loss of directed patient volume
 - ❑ Loss of discounts



HSA Things to Consider

- ❑ Administrative Costs Will Be Increased
 - Claims will need to be handled by both insurers and/or custodians
 - Claims for services not now covered by most insurers will need to be handled by both insurers and/or custodians
 - Additional administrative costs to manage HSA
 - Loss of Electronic Data Interchange (EDI) savings

Risk Management Program II, 2005
Evaluation Results
Session I

Overall impression of the training.

<u>Excellent</u>	<u>Very Good</u>	<u>Average</u>	<u>Poor</u>
9	3	0	0

Overall, how useful were the training topics?

<u>Very Useful</u>	<u>Average</u>	<u>No Use To Me</u>
11	1	0

How useful was the training syllabus?

<u>Very Useful</u>	<u>Average</u>	<u>No Use To Me</u>	<u>No Handouts</u>
9	3	0	0

Did you like the format/time schedule of the training?

If no, explain what schedule would work better for you.

Yes

10

No

0

Schedule golf on last afternoon so we, who do not golf, may leave for home.

Did you like/dislike the facility where the training was held?

Liked

Convenient to Hotel, good accommodations, nice facility. (12)

Disliked

Tight seating, center post. (1)

What did you like best about this training?

Topics (3).

Sharing experiences, good discussions, applicable and current information, networking. (4).

Mike Dyers legal update. (2).

Warren Stadler (1)

Volunteer (1)

Enjoyed the opening skit. (1)

What would you suggest we do differently?

Nothing, great (2)

Have training earlier in August due to school starting and daycare hard to find.(1)

No Response (9)

How would you rank the speakers, topics & handouts listed below?

1=poor 2=fair 3=average 4=good 5=excellent

	<u>Speaker</u>	<u>Topics</u>	<u>Handouts</u>
Sandy Olesen, <i>Case Study: A Workers' Compensation Claim from Beginning to End</i>	4.62	4.54	3.44
Lee Whitehead, <i>Case Study: A Workers' Compensation Claim from Beginning to End</i>	4.30	4.62	3.55
Warren Stadler, <i>Permanently Impaired Employees Who Continue to Work</i>	4.46	4.69	2.1
Panel, <i>Workers' Compensation Hot Topics</i>	4.69	4.77	3.66
Mike Dyer, <i>Legal Update Including the Latest on Volunteers</i>	4.92	4.77	4.13

Did you like having a Golf Tournament or what other activity would you enjoy?

<u>Golf</u>	<u>Do not play</u>	<u>Theatre</u>
6	3	1

Not opposed to having a golf tournament but last day or the morning of the first day would be better for those of us who do not golf. (1)

Tournament was great! Doing it at the first of the week worked out nicely. Well organized with nice prizes. (1)

What topics would you like to see at next year's training?

No Response (1)

Would you prefer to have this training elsewhere?

No (5)

Yes (2) Price, Provo, Layton

Doesn't matter (1)

Centralize for members (1)

Anywhere is fine.(1)

Risk Management Program II, 2005
Evaluation Results
Session 2

Overall impression of the training.

<u>Excellent</u>	<u>Very Good</u>	<u>Average</u>	<u>Poor</u>
12	15	0	0

Overall, how useful were the training topics?

<u>Very Useful</u>	<u>Average</u>	<u>No Use To Me</u>
25	3	0

How useful was the training syllabus?

<u>Very Useful</u>	<u>Average</u>	<u>No Use To Me</u>	<u>No Handouts</u>
26	1	0	0

Did you like the format/time schedule of the training?

If no, explain what schedule would work better for you.

Yes

20

No

2

Schedule golf tournament at the end or beginning of the meetings.(1)

Conference over at noon Friday so to travel home earlier.(1)

Not everyone likes to golf. It would be better to have the golf tournament the morning of the first day or the afternoon of the last day.(1)

9:00 AM start so we can work out.(1)

OK but Wednesday – Friday at noon would probably be better.(1)

First day training should be afternoon. (1)

Conference over at noon to travel home.(1)

Did you like/dislike the facility where the training was held?

Liked

Like the facility (16)

Beautiful facility but tables were too close and meeting room crowded.(3)

Beautiful facility but room cold and bathrooms had problems. (1)

Lunch was lighter and delicious.(1)

Disliked

Easier to use conference rooms at Motel.(1)

Cups of ice.(1)

What did you like best about this training?

Topics (3).

Presenters- good variety, on time (3)

Handouts (3).

Case studies(1)
 Kent Sundberg's Presentation (1)
 Mark Brady (1)
 Panel Discussion (1)
 Increase over-all awareness of county-wide liabilities.(1)
 Practical (1)

What would you suggest we do differently?

Nothing-great (2)
 Notebooks need to be a little bigger. Is there a way to make the WC training later in the day for those who may not golf, instead of having an afternoon off and having to wait the next day for the next class? (2)
 Have golf last afternoon.(1)
 Provide chocolate instead or with jelly beans.(1)
 Give us a 5 minute stand in place break after each session. (1)
 Coffee(1)
 Provide forms, model policies etc. to get us started. If we have to go find them, it never gets done.(1)

How would you rank the speakers, topics & handouts listed below?

1=poor 2=fair 3=average 4=good 5=excellent

	<u>Speaker</u>	<u>Topics</u>	<u>Handouts</u>
Mark Brady, <i>Intellectual Property in Counties—Not an Oxymoron</i>	4.85	4.88	4.54
Dave Wilson, <i>Electronic Exposures—What's Hangin' in Cyber Space</i>	4.77	4.53	4.48
Gary McKean, <i>Volunteers, Are They Worth It?</i>	4.68	4.68	4.68
Jesse Trentadue, <i>Legal Update?</i>	4.64	4.60	4.60
Shawn Guzman, <i>Recreation Risks—Fresh Air, Fresh Exposures</i>	4.76	4.60	4.52
Mark Brady, <i>Interlocal Agreements—Be Kind To your Neighbors</i>	4.65	4.55	4.55
Gary McKean, <i>Interlocal Agreements—Be Kind To your Neighbors</i>	4.65	4.55	4.52
Panel, <i>Lessons Learned From Claims</i>	4.96	4.93	4.88

Do you like going to the theatre or what other activity would you enjoy?

<u>Theatre</u>	<u>Golf</u>	<u>Other</u>
12	2	1

Have golf tournament either the beginning or end of training.(1)
 Other activity—Have a BBQ and western music for the evening like Personnel Conf. years ago.(1)

What topics would you like to see at next year's training?

More of the panel sessions.(1)
 Personnel issues—Policies & Procedures-Commissioner's responsibilities.(1)
 Alcohol and drug testing, background checks, safety manuals in detail.(1)
 More Interactive sessions. Great topics this year.(1)
 ID Theft.(1)
 I would like to see one section on indemnification and other liability provisions for contracts and interlocals suggested language for vendors, leasers etc. Open meetings-Conflicts and policies relating to such risks associated with county fairs and others such venues. Shawn Guzman covered it to some degree but I think a

focus on fairs and parks would be good again.(1)

I want coffee.(1)

Would you prefer to have this training elsewhere?

No (15)

Yes (6) Price, Provo, Layton, St. George(more shops)

Neutral (2)

Central Location

This is a nice setting but I am not opposed to going other place.(1)

Cedar City is great! (1)

Risk Management Program II, 2005

Evaluation Results

Session 3

Overall impression of the training.

<u>Excellent</u>	<u>Very Good</u>	<u>Average</u>	<u>Poor</u>
15	4	0	0

Overall, how useful were the training topics?

<u>Very Useful</u>	<u>Average</u>	<u>No Use To Me</u>
21	1	0

How useful was the training syllabus?

<u>Very Useful</u>	<u>Average</u>	<u>No Use To Me</u>	<u>No Handouts</u>
18	4	0	0

Did you like the format/time schedule of the training?

If no, explain what schedule would work better for you.

Yes

16

No

2

To get to know people, add an attended list to network.(1)

I really enjoyed the training this year, it was excellent.(1)

Long days- good information(1)

Start at 8:30 AM – first day start course after the golf (1)

Did you like/dislike the facility where the training was held?

Liked

Like the facility (12)

I really enjoyed the training this year, it was excellent.(1)

The facility was good but not the motel (1)

Disliked

Tables were too close and meeting room crowded (2)

Room cold (1)

Ice please (1)

What did you like best about this training?

Wide range of topics (3).

Presenters (3)

A lot of good information. (4)

I really like the Meth lab presentation. (3)

Handouts (1).

Korby's presentation was very useful and I enjoyed it. (1)
 Practical (1)
 Professional advise – talented people (1)
 Golf (1)
 A lot of intense information all at once. (1)
 Timeliness (1)
 OSHA section was very informative. (1)

What would you suggest we do differently?

Nothing, great (2)
 Schedule this training a week or two earlier/later to not fall on first day of school. (1)
 I would like to start ½ hour later and get out ½ hr earlier. Perhaps end at noon on 3rd day to allow travel home. (1)
 Some topics could use better materials (1)
 Schedule this training a week or two earlier/later to not fall on first day of school. (1)
 There were a lot of people who left early. Are they docked for the time they were not here? (1)
 Consider ending with lunch, 50 attendees will stick around. (1)
 Provide chocolate (1)
 Cups of ice (1)
 Coffee (1)

How would you rank the speakers, topics & handouts listed below?

1=poor 2=fair 3=average 4=good 5=excellent

	<u>Speaker</u>	<u>Topics</u>	<u>Handouts</u>
Wayne Smith & Team, <i>Raiding the Methamphetamine Lab—Get a Whiff of This</i>	4.78	4.66	4.43
Lester Nixon, <i>Crime Exposure and Treatments—Stealing from the People</i>	4.74	4.70	4.64
Brody Parker, <i>Bloodborne Pathogens—Stop Needling Me</i>	4.26	4.30	4.41
Brody Parker, <i>Surviving on OSHA Inspection</i>	4.26	4.57	4.61
Korby Siggard, <i>Valuing Public Properties, Problems and Solutions</i>	4.5	4.5	4.45
Panel, <i>Working with Elected Officials</i>	4.33	4.48	4.57
Mark Brady, <i>What Can We Do About Automobile Accident Frequency/Severity</i>	4.32	4.11	4.11
Lester Nixon, <i>Cyber Risks-Downloading Trouble</i>	4.8	4.8	4.57

Comments on Speakers:

Meth Team - Like to have a list of what to look for in labs.(1)
Bloodborne Pathogens - Practice not saying "ums" & "ahs", tape yourself and practice.(1)
OHSA- thanks for the heads up.(1)
Panel - Wished there was some handouts. Great Comments.(1)
Accident Frequency – Some slides were a little dark.(1) A little correction on videos.(1)
Cyber Risks – Some slides were a little dark.(1)

What topics would you like to see at next year's training?

I enjoyed the topics, especially the Meth lab, Cyber Risk and the Panel (1)
 Drug testing (1)

How too – institute training program (1)

List (Phone & Emails) of good resource/contacts (1)

Handling a business interruption claim (1)

Commission responsibilities (1)

Zoning and Planning/Law Enforcement liability wrongful termination/personnel issues (1)

Would you prefer to have this training elsewhere?

No (10)

Yes (1)

Neutral-anywhere (2)

Another Place (1)

Different room without a post and less people per table.(1)

2006 PREMIUM FORMULA CALCULATION Loss Fund

COUNTY	2000	2001	2002	2003	2004	TOTAL	%	AVERAGE LOSSES	2006 LOSS FUND w/o cap	2006 LOSS FUND w/10% cap	2005 LOSS FUND
Beaver	10,862	26,351	5,863	6,906	26,534	76,516	1%	15,303	21,574	21,625	24,028
Box Elder	115,023	48,523	277,398	114,355	24,283	579,582	6%	115,916	163,413	91,403	83,094
Cache	93,369	211,886	62,267	76,865	103,862	548,249	6%	109,650	154,579	110,024	100,022
Carbon	2,389	355,226	22,243	18,193	6,189	404,239	4%	80,848	113,975	55,960	50,873
Daggett	2,337	0	23,500	47,760	57,189	130,786	1%	26,157	36,875	12,154	11,049
Davis	62,674	134,562	130,552	180,466	141,728	649,982	7%	129,996	183,262	183,262	179,809
Duchesne	0	49,719	41,242	238,013	39,130	368,105	4%	73,621	103,787	56,165	51,059
Emery	6,044	6,793	12,759	200,526	24,172	250,294	3%	50,059	70,570	70,570	75,024
Garfield	295	0	14,785	11,963	11,640	38,684	0%	7,737	10,907	16,149	17,944
Grand	48,608	21,713	2,336	132,173	8,620	213,450	2%	42,690	60,182	47,121	42,837
Iron	19,653	70,042	95,048	41,919	19,121	245,783	3%	49,157	69,298	69,298	73,066
Juab	16,155	33,471	14,661	140	584	65,010	1%	13,002	18,330	54,547	60,608
Kane	22,024	14,790	28,992	22,578	38,801	127,184	1%	25,437	35,860	35,860	37,325
Millard	42,468	10,134	40,487	21,171	29,980	144,240	2%	28,848	40,668	49,028	54,475
Morgan	0	0	0	0	43,621	43,621	0%	8,724	12,299	17,089	18,988
Piute	0	6,875	20,000	0	0	26,875	0%	5,375	7,577	3,720	3,382
Rich	849	0	480	0	16,000	17,329	0%	3,466	4,886	19,640	21,822
San Juan	27,928	40,922	4,017	52,676	482,415	607,958	7%	121,592	171,414	71,535	65,032
Sanpete	32,904	17,424	26,932	11,869	1,006	90,136	1%	18,027	25,414	25,462	28,291
Sevier	14,861	2,434	223,746	6,976	41,358	289,375	3%	57,875	81,589	27,973	25,430
Tooele	0	0	0	0	41,467	41,467	0%	8,293	11,692	56,380	62,645
Uintah	6,349	64,110	267,791	71,945	89,022	499,217	5%	99,843	140,754	100,187	91,079
Utah	111,597	340,515	26,186	241,116	269,193	988,607	11%	197,721	278,737	226,927	206,297
Wasatch	14,758	32,988	178,249	47,161	55,533	328,689	4%	65,738	92,674	92,674	93,335
Washington	14,761	53,525	41,890	206,515	101,028	417,719	5%	83,544	117,776	114,636	104,214
Wayne	0	0	55,786	644	0	56,430	1%	11,286	15,910	15,910	17,530
Weber	512,219	632,488	67,585	229,908	475,798	1,917,998	21%	383,600	540,779	182,080	165,527
UCIP	0	0	0	0	0	0	0%	0	0	0	0
Bear River HD	2,000	2,000	2,000	0	1,692	7,692	0%	1,538	2,169	1,790	1,790
Central HD	2,000	2,000	2,000	3,312	0	9,312	0%	1,862	2,626	1,790	1,790
Southeastern HD	2,000	2,000	2,000	0	0	6,000	0%	1,200	1,692	1,790	1,790
Southwest HD	2,000	2,000	2,000	0	0	6,000	0%	1,200	1,692	1,790	1,790
TriCounty HD	2,000	2,000	2,000	0	0	6,000	0%	1,200	1,692	1,790	1,790
Tooele HD	2,000	2,000	2,000	0	0	6,000	0%	1,200	1,692	1,790	1,790
Wasatch HD	2,000	2,000	2,000	0	0	6,000	0%	1,200	1,692	1,790	1,790
Weber-Morgan HD	2,000	2,000	2,000	0	978	6,978	0%	1,396	1,967	1,790	1,790
TOTALS	1,194,127	2,190,490	1,700,795	1,985,149	2,150,945	9,221,506	100%	1,844,301	2,600,000	1,841,698	1,779,105

**2006 PREMIUM
FORMULA CALCULATION
Reinsurance**

COUNTY	2006							PREMIUM LIABILITY	NUMBER of EMPLOYEES	PREMIUM E&O
	INSURABLE VALUE	PREMIUM PROPERTY	NUMBER of VEHICLES	PREMIUM AUTO LIAB	EXPENDITURES					
Beaver	14,905,622	8,235	50	4,047	6,617,038		1,895	73	1,552	
Box Elder	35,879,115	19,822	187	15,136	18,843,263		5,395	165	3,509	
Cache	33,258,937	18,374	265	21,450	17,070,548		4,887	225	4,785	
Carbon	58,223,525	32,167	124	10,037	23,962,661		6,861	149	3,169	
Daggett	11,006,473	6,081	46	3,723	4,267,307		1,222	52	1,106	
Davis	88,032,239	48,635	204	16,512	67,922,226		19,447	623	13,249	
Duchesne	32,631,477	18,028	119	9,632	4,041,585		1,157	125	2,658	
Emery	36,579,418	20,209	162	13,113	11,775,208		3,371	107	2,276	
Garfield	16,433,376	9,079	94	7,609	8,381,872		2,400	69	1,467	
Grand	21,172,409	11,697	84	6,799	8,286,148		2,372	111	2,361	
Iron	38,739,348	21,402	153	12,384	51,053,347		14,617	168	3,573	
Juab	18,540,784	10,243	107	8,661	6,170,443		1,767	60	1,276	
Kane	10,088,575	5,574	98	7,932	6,698,322		1,918	68	1,446	
Millard	50,803,115	28,067	113	9,147	17,313,335		4,957	137	2,914	
Morgan	9,212,469	5,090	35	2,833	4,550,184		1,303	39	829	
Plute	4,264,680	2,356	22	1,781	1,423,665		408	18	383	
Rich	3,291,650	1,819	38	3,076	2,902,132		831	40	851	
San Juan	38,819,185	21,446	228	18,455	14,413,194		4,127	138	2,935	
Sanpete	9,480,766	5,238	68	5,504	8,729,760		2,499	67	1,425	
Sevier	22,559,104	12,463	118	9,551	9,231,582		2,643	113	2,403	
Tooele	43,718,127	24,153	228	18,455	31,901,109		9,134	216	4,594	
Uintah	50,439,160	27,866	132	10,684	53,081,000		15,198	169	3,594	
Utah	122,293,768	67,563	271	21,936	67,951,931		19,455	751	15,971	
Wasatch	55,656,727	30,748	145	11,737	16,480,471		4,718	144	3,062	
Washington	69,319,698	38,297	154	12,465	34,679,568		9,929	367	7,805	
Wayne	3,000,566	1,658	47	3,804	3,345,160		958	27	574	
Weber	143,872,161	79,485	391	31,649	60,221,292		17,242	661	14,057	
UCIP	824,246	455	3	243	4,426,132		1,267	6	128	
Bear River HD	7,887,685	4,358	26	2,105	6,532,706		1,870	100	2,127	
Central HD	2,016,620	1,114	8	648	2,647,302		758	38	808	
Southeastern HD	1,149,607	635	6	486	2,865,333		820	41	872	
Southwest HD	971,925	537	9	728	7,741,332		2,216	70	1,489	
Tooele HD	189,638	105	12	971	2,319,522		664	18	383	
TriCounty HD	475,000	262	7	567	1,800,000		515	28	595	
Wasatch HD	546,803	302	7	567	1,549,000		443	11	234	
Weber-Morgan HD	8,026,462	4,434	22	1,781	5,259,163		1,506	67	1,425	
TOTALS	1,064,310,460	587,996	3,783	306,208	596,454,841		170,770	5,261	111,884	

**2006 PREMIUM
FORMULA CALCULATION
Expense / Totals**

COUNTY	PRO-RATA	PER MEMBER	PREMIUM EXPENSE	\$2.6 LOSS FUND					PERCENT premium paid	2005			PERCENT increase/decrease
				2006 PREMIUM w/o caps	2006 PREMIUM w/caps	DIFFERENCE				PREMIUM	VARIANCE		
Beaver	7,038	10,489	17,527	54,830	54,881	-51			1.42%	60,785	-5,956		-10.86%
Box Elder	25,487	10,489	35,976	243,251	171,241	72,010			4.43%	164,995	78,256		32.17%
Cache	30,230	10,489	40,719	244,794	201,157	43,637			5.20%	198,563	46,231		18.89%
Carbon	20,254	10,489	30,743	186,951	138,236	58,715			3.58%	137,757	59,194		30.06%
Daggett	4,576	10,489	15,064	64,071	39,350	24,721			1.02%	40,545	23,526		36.72%
Davis	54,162	10,489	64,650	345,755	352,098	-6,343			9.11%	367,700	-21,945		-6.35%
Duchesne	17,225	10,489	27,713	162,976	119,130	43,846			3.08%	119,255	43,721		26.83%
Emery	20,792	10,489	31,281	140,820	141,631	-811			3.66%	158,062	-17,242		-12.24%
Garfield	6,916	10,489	17,404	48,866	54,108	-5,242			1.40%	59,922	-11,056		-22.62%
Grand	13,256	10,489	23,744	107,155	94,094	13,061			2.43%	91,290	15,865		14.81%
Iron	21,303	10,489	31,792	153,067	144,853	8,213			3.75%	153,363	-296		-0.19%
Juab	14,413	10,489	24,902	65,178	101,395	-36,217			2.62%	107,247	-42,069		-64.55%
Kane	9,935	10,489	20,424	73,153	73,153	0			1.89%	74,072	-919		-1.26%
Millard	18,234	10,489	28,723	114,475	125,496	-11,021			3.25%	138,163	-23,688		-20.69%
Morgan	5,115	10,489	15,603	37,957	43,834	-5,877			1.13%	48,361	-10,404		-27.41%
Piute	1,764	10,489	12,252	24,757	21,612	3,145			0.56%	22,232	2,525		10.20%
Rich	4,940	10,489	15,428	26,890	41,544	-14,754			1.08%	44,226	-17,336		-64.47%
San Juan	22,328	10,489	32,816	251,192	151,314	99,878			3.91%	149,447	101,705		40.49%
Sanpete	7,561	10,489	18,050	58,130	58,178	-48			1.50%	61,977	-3,847		-6.62%
Sevier	10,822	10,489	21,310	129,960	78,744	51,216			2.04%	83,927	46,033		35.42%
Tooele	21,238	10,489	31,727	99,753	99,753	0			2.58%	182,679	-82,926		-83.13%
Uintah	29,482	10,489	39,970	238,066	196,437	41,629			5.08%	187,388	50,678		21.29%
Utah	67,262	10,489	77,750	481,413	434,723	46,690			11.24%	442,324	39,089		8.12%
Wasatch	27,365	10,489	37,854	180,793	183,086	-2,293			4.74%	197,895	-17,102		-9.46%
Washington	34,506	10,489	44,995	231,266	228,126	3,140			5.90%	230,845	421		0.18%
Wayne	4,381	10,489	14,869	37,774	38,119	-345			0.99%	40,408	-2,635		-6.98%
Weber	64,389	10,489	74,877	758,089	416,604	341,485			10.78%	518,721	239,367		31.58%
UCIP	215	0	215	2,308	1,357	951			0.04%	5,116	-2,808		-121.64%
Bear River HD	2,308	0	2,308	14,936	14,557	379			0.38%	17,957	-3,021		-20.23%
Central HD	1,089	0	1,089	7,043	6,871	172			0.18%	10,785	-3,742		-53.14%
Southeastern HD	898	0	898	5,403	5,664	-261			0.15%	12,544	-7,141		-132.18%
Southwest HD	1,324	0	1,324	7,987	8,353	-367			0.22%	15,200	-7,213		-90.32%
Tooele HD	642	0	642	4,457	4,048	408			0.10%	5,868	-1,411		-31.67%
TiCounty HD	762	0	762	4,394	4,808	-414			0.12%	8,500	-4,106		-93.45%
Wasatch HD	675	0	675	3,913	4,258	-345			0.11%	3,366	547		13.98%
Weber-Morgan HD	2,077	0	2,077	13,190	13,099	91			0.34%	14,810	-1,620		-12.28%
TOTALS	574,963	283,190	858,153	4,635,011	3,866,012	768,999			100%	4,176,336	458,675		9.90%

2006 PROPOSED	VARIANCE	PERCENT increase/decrease
60,785	0	0.00%
171,241	6,247	3.65%
201,157	2,594	1.29%
138,236	479	0.35%
40,545	0	0.00%
367,700	0	0.00%
119,255	0	0.00%
158,062	0	0.00%
59,922	0	0.00%
94,094	2,804	2.98%
153,363	0	0.00%
107,247	0	0.00%
74,072	0	0.00%
138,163	0	0.00%
48,361	0	0.00%
22,232	0	0.00%
44,226	0	0.00%
151,314	1,827	1.21%
61,977	0	0.00%
83,927	0	0.00%
182,679	0	0.00%
196,437	9,049	4.61%
442,324	0	0.00%
197,895	0	0.00%
230,845	0	0.00%
40,408	0	0.00%
451,062	-67,659	-15.00%
5,116	0	0.00%
17,957	0	0.00%
10,785	0	0.00%
12,544	0	0.00%
15,200	0	0.00%
5,868	0	0.00%
8,500	0	0.00%
3,366	0	0.00%
14,810	0	0.00%
4,131,676	-44,660	-1.08%

2006 Workers Compensation Program

	Effective Date	WCF	UCIP		Expo Mod	2006 Premium			2006 Premium	Percent Increase	Amount Increase	
		2003 Premium	2004 Premium	2005 Premium		15% Increase	Standard	36% Expected	Proposed		Increase	Increase
Beaver												
Box Elder		61,634								17%		16,451
Cache	7/1/2004	95,698	69,119	96,747	1.00	111,259	113,198	131,576	113,198	17%		16,451
Carbon	1/1/2004	127,032	90,781	90,781	1.81	104,398	167,258	123,462	123,462	36%		32,681
Daggett	1/1/2004	22,071	13,232	23,010	0.85	26,462	21,825	31,294	26,462	15%		3,452
Davis		216,397										
Duchesne	1/1/2004	61,982	35,820	49,837	1.06	57,313	58,064	67,778	58,064	17%		8,227
Emery	1/1/2004	67,515	49,785	49,785	1.34	57,253	77,400	67,708	67,708	36%		17,923
Garfield	1/1/2004	35,206	22,047	27,654	0.85	31,802	29,801	37,609	37,609	36%		9,955
Grand	1/1/2004	41,847	25,504	34,619	0.80	39,812	15,214	47,082	47,082	36%		12,463
Iron	1/1/2004	101,960	62,704	74,232	1.01	85,367	99,321	100,956	100,956	36%		26,724
Juab	1/1/2004	33,078	22,338	22,338	0.87	25,689	9,466	30,380	30,380	36%		8,042
Kane	7/1/2004	26,021	21,094	26,694	0.83	30,698	18,849	36,304	30,698	15%		4,004
Millard	1/1/2004	89,892	54,271	79,191	0.85	91,070	72,928	107,700	91,070	15%		11,879
Morgan	1/1/2004	29,618	14,966	19,479	0.90	22,401	19,331	26,491	26,491	36%		7,012
Piute	2/1/2004		4,145	5,678	0.91	6,530	6,246	7,722	6,530	15%		852
Rich	2/1/2004	7,700	4,457	9,129	1.12	10,498	14,697	12,415	12,415	36%		3,286
San Juan	1/1/2004	59,028	26,820	49,540	1.21	56,971	92,196	67,374	67,374	36%		17,834
Sanpete	1/1/2004	34,987	21,096	21,183	1.35	24,360	30,474	28,809	28,809	36%		7,626
Sevier	1/1/2004	25,537	21,791	24,491	1.34	28,165	48,004	33,308	33,308	36%		8,817
Summit	1/1/2005	128,816		83,243	0.71	95,729	54,233	113,210	95,729	15%		12,486
Tooele	1/1/2005	131,353		97,983	0.69	112,680	92,463	133,257	112,680	15%		14,697
Utah	1/1/2004	92,993	80,020	93,978	1.04	108,075	97,553	127,810	108,075	15%		14,097
Utah	4/1/2004	176,365	169,133	187,031	0.87	215,086	288,404	254,362	254,362	36%		67,331
Wasatch	1/1/2005	64,742		83,715	0.72	96,272	75,473	113,852	83,715	0%		0
Washington		134,143										
Wayne	1/1/2004	8,239	5,719	5,719	0.89	6,577	9,242	7,778	7,778	36%		2,059
Weber	6/1/2004	389,520	305,651	370,776	0.61	426,392	222,587	504,255	426,392	15%		55,616
UCIP	1/1/2004	1,278	376	376	0.99	432	1,118	511	511	36%		135
Wasatch Mental Health	7/1/2005			24,078	0.76	48,155	48,155	48,155	48,155	0%		24,077
Bear River Health	Quote				0.70				29,679			0
Total			1,120,869	1,651,287		1,919,445	1,783,500	2,261,159	2,068,692			387,726.47

UTAH COUNTIES INSURANCE POOL

Multiline Budget

2006

	2005 Budget	2006 Tentative
REVENUE		
Premiums Written	4,176,336	4,131,676
Risk Management Program Credit	-156,550	-175,000
Investment Income	300,000	350,000
TOTAL REVENUE	4,319,786	4,306,676

LOSSES AND LOSS EXPENSES

Losses	2,397,344	2,209,566
Reinsurance	1,036,971	1,176,857
TOTAL LOSS EXPENSES	3,434,315	3,386,423

ADMINISTRATION EXPENSES

Accounting	6,700	2,000
Actuarial Analysis	4,000	4,000
Capitalization Costs - CRL	55,660	56,000
TOTAL ADMINISTRATION	66,360	62,000

TOTAL LOSSES AND EXPENSES	3,500,675	3,448,423
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TRANSFER TO ADMINISTRATION BUDGET	819,111	858,253
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EQUITY / RESERVES

Automobile	31,688	40,094
Building Debt Service	86,300	86,300
Building Repairs & Replacement	28,170	28,170
Capital (CRL)	205,245	205,245
TOTAL DESIGNATED RESERVES	351,403	359,809

- inc.
56,000?

UTAH COUNTIES INSURANCE POOL

Workers' Compensation Budget

2006

	2005 Budget	2006 Tentative
REVENUE		
Premiums Written	1,627,209	2,068,692
Investment Income	12,000	12,000
TOTAL REVENUE	1,639,209	2,080,692

+75,000
loss control
incentive

LOSSES AND LOSS EXPENSES

Losses	975,511	1,280,614
Reinsurance	269,022	270,000
Third Party Administrator	150,000	150,000
TOTAL LOSS EXPENSES	1,394,533	1,700,614

ADMINISTRATION EXPENSES

Accounting	8,000	2,000
Actuarial Analysis	4,000	4,000
Capitalization Costs - CRL	27,287	30,000
Consultant	0	18,000
Self-Insurer's Bond	37,500	37,500
Self-Insurer's Tax	0	90,000
TOTAL ADMINISTRATION	76,787	181,500

TOTAL LOSSES AND EXPENSES	1,471,320	1,882,114
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TRANSFER TO ADMINISTRATION BUDGET	167,889	198,578
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EQUITY / RESERVES

Capital (CRL)	79,409	79,409
TOTAL EQUITY	79,409	79,409

+ \$30,000

UTAH COUNTIES INSURANCE POOL

Administration Budget

2006

	2005 Budget	2006 Tentative
TRANSFERS		
Multiline	819,111	858,253
Workers' Compensation	167,889	198,578
<i>TOTAL TRANSFERS</i>	987,000	1,056,831

ADMINISTRATION EXPENSES

Automobile Expense	9,500	9,500
Automobile Reserve	25,000	25,000
Bank Charges	300	300
Board Expense	40,000	45,000
Building Lease Purchase	70,000	70,000
Building Maintenance & Repairs	25,000	10,000
Property Placement Fee	60,000	60,000
Copying Costs	1,200	3,000
Dues / Subscriptions	4,500	4,000
Exhibiting & Sponsorship	17,500	17,000
Fees & Licensing	1,200	1,000
Incentives	7,000	5,000
Information Technology	25,000	25,000
Land Use Hotline Program	25,000	25,000
Lobbying & Legislative Tracking	10,000	10,000
Loss Control / Training	40,000	40,000
Office Equipment	7,000	7,000
Office Insurance	5,116	5,600
Office Supplies	7,500	7,500
Postage	3,000	3,000
Printing	5,000	2,500
Professional Fees	22,661	25,000
Staff Expenses	35,000	35,000
Staff Salaries	367,485	395,532
Staff Retirement	69,630	94,651
Staff FICA	26,911	30,258
Staff Medical Insurance	70,496	95,490
Telephone	6,000	5,500
<i>TOTAL ADMINISTRATION</i>	987,000	1,056,831

Utah Counties Insurance Pool Payments

August 24 - September 23, 2005

Type	Date	Num	Name	Memo	Split	Amount
WF-Expense						
Check	8/29/2005	VISA	Wells Fargo	Account Number: 4856 2002 0789 0792	-SPLIT-	-628.73
Check	8/29/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	Information Technology	-169.49
Check	8/29/2005	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-2,774.60
Check	8/30/2005	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-534.73
Liability Check	8/30/2005		QuickBooks Payroll Service	Created by Payroll Service on 08/29/2005	-SPLIT-	-11,097.10
Liability Check	8/30/2005		United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 270524200...	-SPLIT-	-3,696.16
Paycheck	8/31/2005		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	8/31/2005		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	8/31/2005		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	8/31/2005		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	8/31/2005		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	8/31/2005		Shelley Peck	Direct Deposit	-SPLIT-	0.00
Paycheck	8/31/2005		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	8/31/2005	3031	Nationwide Retirement Solutions	Entity: 644013	-SPLIT-	-2,926.44
Liability Check	9/1/2005		Utah Retirement Systems	Unit No: 864 (June 2005)	-SPLIT-	-7,234.37
Check	9/1/2005	3032	Lynn Lemon	Mileage/Hotel Reimbursement	-SPLIT-	-344.63
Check	9/1/2005	3033	Jerry Grover	Mileage/Hotel Reimbursement	-SPLIT-	-245.00
Check	9/1/2005	3034	Kay Blackwell	Mileage Reimbursement	-SPLIT-	-72.90
Check	9/1/2005	3035	Steve Baker	Mileage Reimbursement	Board Expense	-210.60
Check	9/1/2005	3036	Steven Wall	Mileage Reimbursement	Board Expense	-89.10
Check	9/1/2005	3037	Kent Sundberg	Mileage Reimbursement/Family Fees	-SPLIT-	-79.10
Check	9/1/2005	3038	Dan McConkie	Mileage Reimbursement/Spouse Fee	-SPLIT-	-180.60
Check	9/1/2005	3039	Ira Hatch	Mileage Reimbursement	-SPLIT-	-186.30
Check	9/1/2005	3040	Office Depot	Account Number: 35538769	Board Expense	-1,749.24
Check	9/1/2005	3041	Paul Hawker	Expense Reimbursement	-SPLIT-	-77.09
Check	9/1/2005	3042	Verizon Wireless	Invoice Number: 1972292945	Telephone	-65.64
Check	9/1/2005	3043	Utah Safety Council	Invoice Number: 00212	Loss Control / Training	-648.00
Check	9/1/2005	3044	Festival Hall	Facility Rental, August 23-25	Loss Control / Training	-734.00
Check	9/1/2005	3045	PEHP-LTD	Coverage Period: August 2005	Staff Medical Insurance	-188.14
Liability Check	9/14/2005		QuickBooks Payroll Service	Created by Payroll Service on 09/09/2005	-SPLIT-	-10,785.23
Liability Check	9/15/2005	3046	Utah State Tax Commission	Z68319, Amended Return TC-96A	Payroll Liabilities	-2,709.12
Liability Check	9/15/2005	3047	Utah State Tax Commission	Z68319, Amended Return TC-96A	Payroll Liabilities	-2,781.62
Check	9/15/2005	3048	Huddard Floral Company	Account Number: 202251	Board Expense	-63.90
Check	9/15/2005	3049	Qwest	Account Number: 801-293-3098-606B	Telephone	-268.49
Check	9/15/2005	3050	Brody S. Parker	Expense Reimbursement	-SPLIT-	-493.45
Paycheck	9/15/2005		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	9/15/2005		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	9/15/2005		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	9/15/2005		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	9/15/2005		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	9/15/2005		Shelley Peck	Direct Deposit	-SPLIT-	0.00
Paycheck	9/15/2005		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	9/15/2005	3051	United States Treasury	87-0495792	-SPLIT-	-3,626.62
Check	9/15/2005	3052	Utah Association of Counties	Invoice Number: N/A	-SPLIT-	-637.50
Check	9/15/2005	3053	Office Depot	Account Number: 35538769	-SPLIT-	-7.20
Check	9/15/2005	3054	Kay Blackwell	Airfare Reimbursement	Board Expense	-298.30
Check	9/15/2005	3055	Verizon Wireless	Invoice Number: 1975204968	Telephone	-133.51
Check	9/15/2005	3056	Verizon Wireless	Invoice Number: 1975505861	Telephone	-81.87
Check	9/15/2005	3057	Verizon Wireless	Invoice Number: 1975204967	Telephone	-41.99
Check	9/15/2005	3058	Shelley Peck	Expense Reimbursement	Office Supplies	-42.43
Check	9/15/2005	3059	Positive Incentives	Invoice Numbers: 85206	Incentives	-364.44
Check	9/15/2005	3059	Sonya J. White	Reimbursable Expenses	-SPLIT-	-117.68

Utah Counties Insurance Pool

Payments

August 24 - September 23, 2005

Type	Date	Num	Name	Memo	Split	Amount
Check	9/15/2005	3060	SUU Food Service	Invoice Number: 6188	Loss Control / Training	-3,380.40
Check	9/15/2005	3061	iLinc Communications	Statement Number: 1042637	-SPLIT-	-139.23
Check	9/15/2005	3062	Lester J. Nixon	Reimbursable Expenses	-SPLIT-	-907.67
Check	9/15/2005	3063	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2005-104	Actuarial Analysis	-2,000.00
Paycheck	9/15/2005		Shelley Peck	Direct Deposit	-SPLIT-	0.00
Liability Check	9/16/2005		QuickBooks Payroll Service	Created by Payroll Service on 09/15/2005	-SPLIT-	-270.81
Check	9/23/2005	3064	TCNS, Inc.	Invoice Numbers: 2147 & 2182	-SPLIT-	-304.50
Check	9/23/2005	3065	Positive Incentives	Invoice Numbers: 85222	Exhibiting & Sponsorship	-238.07
Check	9/23/2005	3066	Lamplight Restaurant	Invoice Number: 55	Loss Control / Training	-500.00
Check	9/23/2005	3067	Utah PRIMA Chapter	Golf (Lester, Sonya, Koby, Charmaine)	-SPLIT-	-40.00
Check	9/23/2005	3068	Agile Studios	Invoice Number: 20050072	-SPLIT-	-75.00
Check	9/23/2005	3069	Print2day	Invoice Number: 522927	Printing	-279.06
Check	9/23/2005	3070	Utah Association of Counties	Invoice Number: N/A	-SPLIT-	-1,360.00
Check	9/23/2005	3071	Lester J. Nixon	Reimbursable Expenses	-SPLIT-	-275.80
Liability Check	9/23/2005	3072	Utah Local Governments Trust	Customer Number: 1576.0 (OCT)	Staff Expenses	-6,335.82
Total WF-Expense						-72,491.67
WF-Work Comp Expense						
Check	9/8/2005	68	Alternative Service Concepts, LLC	Invoice Number: 0010137-IN	Third Party Administrator ...	-8,313.93
Check	9/8/2005	69	Pfeiffer Consulting Group, LLP	Invoice No. 2005-3	-SPLIT-	-1,622.19
Check	9/15/2005	70	BRF - Alternative Service Concepts	Voucher Number: 1847	Third Party Administrator ...	-3,360.11
Check	9/15/2005	71	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2005-105	Actuarial Analysis WC	-2,000.00
Total WF-Work Comp Expense						-15,296.23
TOTAL						-87,787.90